

Information to identify the case:

Debtor 1:	<b>Lidia A. Zapata</b>			Social Security number or ITIN: xxx-xx-0235
	First Name	Middle Name	Last Name	EIN: _____
Debtor 2:	(Spouse, if filing)			Social Security number or ITIN: _____
	First Name	Middle Name	Last Name	EIN: _____
United States Bankruptcy Court:	District of New Jersey			Date case filed in chapter: 13 6/13/14
Case number:	<b>14-22197-MBK</b>			Date case converted to chapter: 7 10/10/17

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Lidia A. Zapata	
<b>2. All other names used in the last 8 years</b>	aka Lidia Rivas, aka Lidia Rolon	
<b>3. Address</b>	1151 Woodlane Rd, Unit D1 Eastampton, NJ 08060	
<b>4. Debtor's attorney</b> Name and address	Lee Martin Perlman Lee M. Perlman 1926 Greentree Road Suite 100 Cherry Hill, NJ 08003	Contact phone (856) 751-4224
<b>5. Bankruptcy trustee</b> Name and address	Andrea Dobin Trenk DiPasquale 427 Riverview Plaza Trenton, NJ 08611	Contact phone (609) 695-6070

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	402 East State Street Trenton, NJ 08608  Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 609-858-9333  Date: 10/11/17
<b>7. Meeting of creditors</b>	<b>November 6, 2017 at 11:00 AM</b>	Location:
<b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507</b>
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 1/5/18</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Lidia A. Zapata  
 Debtor

Case No. 14-22197-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 309APage 1 of 2  
Total Noticed: 30

Date Rcvd: Oct 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2017.

db +Lidia A. Zapata, 1151 Woodlane Rd, Unit D1, Eastampton, NJ 08060-3903  
 514853575 +Alfredo J. Garcia MD, 1035 U.S. 46, Clifton, NJ 07013-2430  
 514853576 +Allied Interstate Llc, 7525 W Campus Rd, New Albany, OH 43054-1121  
 515075467 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178, Los Angeles, CA 90051-5478  
 514853577 +Apex Asset Management, 1891 Santa Barbara Dr St, Lancaster, PA 17601-4106  
 514853578 +Baxter Financial, LLC, 630 Freedom Bus Ctr Dr, King Of Prussia, PA 19406-1331  
 514853579 +Bus Trans Ed, Inc., 1 Jefferson St, Passaic, NJ 07055-6505  
 514853580 +Calvin Johnson, 8 Garner Lane, Willingboro, NJ 08046-3318  
 514853582 Directv, PO Box 830032, Baltimore, MD 21283-0032  
 514853585 Geico, One Geico Plaza, Bethesda, MD 20811-0001  
 515084176 +New Century Financial Services, Inc., c/o Pressler and Pressler, LLP., 7 Entin Road, Parsippany NJ 07054-5020  
 514853587 +Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbstboro, NJ 08026-1191  
 514853589 Social Security Admin, 4701 West 2100 Sou, Salt Lake City, UT 84120  
 514853591 +Sure Recovery Service, Po Box 818, Jackson, NJ 08527-0818

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@newjerseybankruptcy.com Oct 11 2017 23:09:26 Lee Martin Perlman,  
 Lee M. Perlman, 1926 Greentree Road, Suite 100, Cherry Hill, NJ 08003  
 tr +EDI: BADOBIN.COM Oct 11 2017 22:43:00 Andrea Dobin, Trenk DiPasquale,  
 427 Riverview Plaza, Trenton, NJ 08611-3420  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 11 2017 23:10:20 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 11 2017 23:10:17 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514882568 EDI: AIS.COM Oct 11 2017 22:43:00 American InfoSource LP as agent for,  
 T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848  
 514853581 +EDI: CCS.COM Oct 11 2017 22:43:00 Credit Coll, Po Box 773, Needham, MA 02494-0918  
 514853583 +EDI: DCI.COM Oct 11 2017 22:43:00 Diversified Consultant, P O Box 551268,  
 Jacksonville, FL 32255-1268  
 514853584 +E-mail/Text: bknotice@erccollections.com Oct 11 2017 23:10:23 Enhancrcvrco,  
 ATTENTION: CLIENT SERVICES, 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 514945210 EDI: RESURGENT.COM Oct 11 2017 22:43:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of NCO Portfolio Management, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 514853586 +E-mail/Text: bankruptcydepartment@tsico.com Oct 11 2017 23:11:06 Nco Fin/09,  
 ATTENTION: BANKRUPTCY, 507 Prudential Rd, Horsham, PA 19044-2308  
 514853588 +E-mail/Text: Supportservices@receivablesperformance.com Oct 11 2017 23:11:08  
 Receivables Performanc, 20816 44th Ave Wes, Lynnwood, WA 98036-7744  
 514920024 EDI: NEXTEL.COM Oct 11 2017 22:43:00 Sprint Corp., Attn Bankruptcy Dept, PO Box 7949,  
 Overland Park KS 66207-0949  
 514853590 +EDI: NEXTEL.COM Oct 11 2017 22:43:00 Sprint, PO Box 8077, London, KY 40742-8077  
 514853592 EDI: AISTMBL.COM Oct 11 2017 22:43:00 TMobile, PO Box 742596,  
 Cincinnati, OH 45274-2596  
 514853593 EDI: TFSR.COM Oct 11 2017 22:43:00 Toyota Motor Credit, TOYOTA FINANCIAL SERVICES,  
 Po Box 8026, Cedar Rapids, IA 52408  
 514865023 EDI: TFSR.COM Oct 11 2017 22:43:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,  
 Cedar Rapids, Iowa 52408-8026

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 309A

Page 2 of 2  
Total Noticed: 30

Date Rcvd: Oct 11, 2017

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Andrea Dobin ecftrustead@trenklawfirm.com, NJ55@ecfcbis.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Francesca Ann Arcure on behalf of Creditor Toyota Motor Credit Corporation  
nj\_ecf\_notices@buckleymadole.com  
Lee Martin Perlman on behalf of Debtor Lidia A. Zapata ecf@newjerseybankruptcy.com,  
lmpcourt@gmail.com  
Melissa N. Licker on behalf of Creditor Toyota Motor Credit Corp  
NJ\_ECF\_Notices@buckleymadole.com

TOTAL: 8